



Keeping the Commonwealth's air, water, environment, health & infrastructure safe.

A closer look at your Dental, Optical & Other Benefits

MOSES negotiated benefits include dental, optical and hearing aid coverage. All employees are covered under one of three dental options.

★ **Dental Options**

1. The Open plan allows you and your family to go to any dentist. Under this plan, you pay no co-premium and dental/optical expenses are partially reimbursed at the beginning of the year for the previous calendar year. At present, the total your family can receive (including optical) under the Open plan is \$2820, 90% of the first \$2,300 plus 50% of the next \$1,500 in covered expenses.

2. Altus Dental - a preferred provider plan accepted by over 4000 dentists in Massachusetts that requires co-premiums of \$2.00/wk. for individual coverage, \$6.00/week for one plus one coverage and \$11.00/week for family coverage. This plan covers cleanings, x-rays and examinations at 100% and other allowed procedures at 50%. However, there is an annual cap on the allowed procedures of \$1,500 per family member for all services provided.

3. DeltaCare - a preferred provider plan accepted by approximately 400 dentists in Massachusetts that requires co-premiums of \$2.00/week for individual coverage and \$6.00/week for family coverage. This plan covers examinations, cleanings and x-rays at 100% and other allowed procedures with fixed co-payments (i.e. \$12.00-\$26.00 for fillings depending on surfaces and material used).

★ **Optical expenses** are covered within certain limits under the Open, Altus and DeltaCare plans. Optical expenses covered include glasses, contact lenses, intra-ocular lenses and laser treatment with certain limitations. (Go to www.moses-ma.org for more details.)

★ **Hearing Aid expenses** are also reimbursed up to \$600 for GIC approved hearing aids. (Go to www.moses-ma.org for more details.)

★ **Death benefit** of \$5,000 is paid to the employee's designated beneficiary.

Reimbursement forms for covered expenses incurred in a calendar year are mailed to your home in the fall of that year. You are given until the following July 31 to submit your claims.

You are automatically enrolled in the Open plan after two months unless you choose to enroll in the Altus Dental or DeltaCare plan. Additional information on your dental and optical choices is available on the MOSES web site: www.moses-ma.org. If you wish to enroll in Altus or DeltaCare, please call the MOSES office @ 617.367.2727.

